

Appl. No. 10/779,308  
Amdt. Dated 07/04/05  
Reply to Office Action of 04/04/05

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A multifunctional data card for carrying personal information about a user, said card comprising:
  - a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;
  - a microprocessor disposed within said housing and being programmable via said keypad for processing data associated with a plurality of banking accounts that are owned by a user;
  - a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor may scan the card and access data corresponding to the selected program;
  - a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;
  - a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed; and
  - a power supply source disposed within said housing and electrically coupled to said microprocessor; and
  - a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card.

2. (original) The card of claim 1, further comprising:

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a wireless modem connected to said microprocessor and for allowing a user to remotely communicate with a third party and verify data displayed on said display panel, said modem including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one of a plurality of banking accounts.

3. (original) The card of claim 1, further comprising:

a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card.

4. (original) The card of claim 1, further comprising:

a plurality of lights disposed within said housing and being illuminable when said keypad is activated during operating conditions.

5. (canceled)

6. (currently amended) A multifunctional data card for carrying personal information about a user, said card comprising:

a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;

a microprocessor disposed within said housing and being programmable via said keypad for processing data associated with a plurality of banking accounts that are owned by a user;

a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor may scan the card and access data corresponding to the selected program;

a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;

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a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed;

a power supply source disposed within said housing and electrically coupled to said microprocessor; and

~~a wireless modem connected to said microprocessor and for allowing a user to means for remotely wirelessly communicating directly with a third party and to verify data displayed on said display panel, said modem-wireless communicating means~~ including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one of a plurality of banking accounts; and

a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card.

7. (original) The card of claim 6, further comprising:

a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card.

8. (original) The card of claim 6, further comprising:

a plurality of lights disposed within said housing and being illuminable when said keypad is activated during operating conditions.

9. (canceled)

10. (original) A multifunctional data card for carrying personal information about a user, said card comprising:

a housing having a generally rectangular shape and including a keypad for initializing a selected program and for entering a user access code unique to the selected program;

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a microprocessor disposed within said housing and being programmable via said keypad for processing data associated with a plurality of banking accounts that are owned by a user;

a display panel operably connected to said microprocessor and for displaying a unique barcode associated with the selected program so that a vendor may scan the card and access data corresponding to the selected program;

a fingerprint pad attached to said microprocessor for verifying a cardholder identity after a barcode is scanned from said panel;

a memory connected to said microprocessor and for storing user data therein so that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed;

a power supply source disposed within said housing and electrically coupled to said microprocessor;

~~a wireless modem connected to said microprocessor and for allowing a user to~~  
means for remotely wirelessly communicating directly with a third party and to verify data displayed on said display panel, said modem-wireless communicating means  
including a transceiver for receiving an input signal from a user and transmitting a corresponding output signal to a vendor accessing a select one of a plurality of banking accounts; and

a sound generating device connected to said microprocessor and for alerting a user of unauthorized attempts to access said card;

a first section and a second section pivotally connected thereto, said first and second sections being selectively movable between engaged and disengaged positions for allowing a user to access data stored within said card;

means for entering a user access code unique to a selected program such that the user may initialize the selected program; and

means for storing user data within said memory such that said card will be switched to an inoperable mode after a predetermined number of unauthorized attempts to access said card have been executed.

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11. (original) The card of claim 10, further comprising:  
a plurality of lights disposed within said housing and being illuminable when said  
keypad is activated during operating conditions.

12. (canceled)